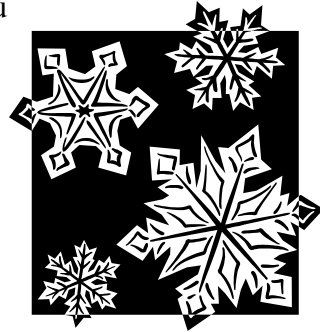


*Disclaimer: Consumers should read and understand their insurance policies. Policy language may differ so it is important to ask questions. Contact the agent or company for specific details. The information below is general and may not apply to every situation.*

## **General Storm Information**

- If a tree falls on your home or other covered structure, your insurance generally will pay a limited amount for tree removal. (Most policies pay a maximum of \$500 for tree removal when a covered structure is damaged.) However, if a tree falls in your yard and does not damage any covered structure, insurance is not responsible for the cost of removal.
- Additional living expenses generally are covered if you need to move to a hotel because of damage to your home as the result of a covered event. However, most policies will not pay for a hotel room if you leave your home because of power outage that occurs off premises. If you have renters insurance and leave your building because of a power outage but no damage to the building, your insurance will not pay for the hotel expenses.
- Food spoilage is generally not covered by insurance if it results from a power outage.
- If a tree falls on your car, your auto insurance generally will pay if you have comprehensive coverage but not if you carry only liability.
- Patience is very important during the claims process. Particularly in the case of widespread damage, it may take some time for adjusters to get to your location.
- While waiting for the adjuster, take action to lessen the damage to your property if you can do so safely. While waiting for the adjuster, you can cover holes in your roof, dry up any water, etc. Try to take pictures or document what you have done.
- Read and understand the details of your policy. Talk to your agent if you have questions about your coverage.



If you have questions about a specific situation or need further information, contact the Kentucky Department of Insurance at 1-800-595-6053.

Feb. 18, 2003